

Equifax responds as follows:

INTRODUCTION

1. Equifax admits Plaintiff purports to bring claims pursuant to the Fair Credit Reporting Act (“FCRA”). Equifax denies any allegation it violated the FCRA as alleged in Paragraph 1.

2. Equifax denies any allegation it reported inaccurate information in Plaintiff’s credit file as alleged in Paragraph 2.

3. Equifax is without knowledge or information sufficient to form a belief as to the truth of the allegations in Paragraph 3.

4. Equifax denies any allegation it reported inaccurate information in Plaintiff’s credit file as alleged in Paragraph 4.

5. Equifax denies any allegation it reported inaccurate information in Plaintiff’s credit file as alleged in Paragraph 5.

6. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies that it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 6.

7. Equifax denies any allegation it reported inaccurate information in Plaintiff’s credit file as alleged in Paragraph 7.

8. Equifax denies any allegation it reported inaccurate information in Plaintiff’s credit file as alleged in Paragraph 8.

JURISDICTION & VENUE

9. Equifax restates its answers to Paragraphs 1 – 8.

1 10. Equifax is without knowledge or information sufficient to form a belief as to the
2 truth of the allegations in Paragraph 10.

3 11. Equifax is without knowledge or information sufficient to form a belief as to the
4 truth of the allegations in Paragraph 11.

5
6 **GENERAL ALLEGATIONS**

7 12. Equifax denies the allegations in Paragraph 12.

8 13. Equifax denies the allegations in Paragraph 13.

9
10 **FICO, Inc.**

11 14. Equifax is without knowledge or information sufficient to form a belief as to the
12 truth of the allegations in Paragraph 14.

13 15. Equifax is without knowledge or information sufficient to form a belief as to the
14 truth of the allegations in Paragraph 15.

15 16. Equifax is without knowledge or information sufficient to form a belief as to the
16 truth of the allegations in Paragraph 16.

17 17. Equifax is without knowledge or information sufficient to form a belief as to the
18 truth of the allegations in Paragraph 17.

19 18. Equifax is without knowledge or information sufficient to form a belief as to the
20 truth of the allegations in Paragraph 18.

21 19. Equifax is without knowledge or information sufficient to form a belief as to the
22 truth of the allegations in Paragraph 19.

23 20. Equifax is without knowledge or information sufficient to form a belief as to the
24 truth of the allegations in Paragraph 20.

25 21. Equifax is without knowledge or information sufficient to form a belief as to the
26
27
28

1 truth of the allegations in Paragraph 21.

2 22. Equifax is without knowledge or information sufficient to form a belief as to the
3 truth of the allegations in Paragraph 22.

4 23. Equifax is without knowledge or information sufficient to form a belief as to the
5 truth of the allegations in Paragraph 23.

6 24. Equifax is without knowledge or information sufficient to form a belief as to the
7 truth of the allegations in Paragraph 24.

8 25. Equifax is without knowledge or information sufficient to form a belief as to the
9 truth of the allegations in Paragraph 25.

10 26. Equifax is without knowledge or information sufficient to form a belief as to the
11 truth of the allegations in Paragraph 26.

12 27. Equifax is without knowledge or information sufficient to form a belief as to the
13 truth of the allegations in Paragraph 27.

14 28. Equifax is without knowledge or information sufficient to form a belief as to the
15 truth of the allegations in Paragraph 28.

16 29. Equifax is without knowledge or information sufficient to form a belief as to the
17 truth of the allegations in Paragraph 29.

18 30. Equifax is without knowledge or information sufficient to form a belief as to the
19 truth of the allegations in Paragraph 30.

20 31. Equifax is without knowledge or information sufficient to form a belief as to the
21 truth of the allegations in Paragraph 31.

22 **Metro 2**

23 32. Equifax states that the CDIA speaks for itself. To the extent Plaintiff misstates,
24 misquotes, or mischaracterizes the CDIA, Equifax denies the allegations in Paragraph 32.
25
26
27
28

1 33. Equifax admits it uses Metro 2. Equifax is without knowledge or information
2 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 33.

3 34. Equifax admits it uses Metro 2. Equifax is without knowledge or information
4 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 34.

5 35. Equifax admits it uses Metro 2. Equifax is without knowledge or information
6 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 35.

7 36. Equifax states that the CDIA speaks for itself. To the extent Plaintiff misstates,
8 misquotes, or mischaracterizes the CDIA, Equifax denies the allegations in Paragraph 36.

9 37. Equifax admits it uses Metro 2. Equifax is without knowledge or information
10 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 37.

11 38. Equifax admits it uses Metro 2. Equifax is without knowledge or information
12 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 38.

13 39. Equifax admits it uses Metro 2. Equifax is without knowledge or information
14 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 39.

15 40. Equifax is without knowledge or information sufficient to form a belief as to the
16 truth of the allegations in Paragraph 40.

17 41. Equifax is without knowledge or information sufficient to form a belief as to the
18 truth of the allegations in Paragraph 41.

19 42. Equifax admits it uses Metro 2. Equifax is without knowledge or information
20 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 42.

21 43. Equifax admits it uses Metro 2. Equifax is without knowledge or information
22 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 43.

23 44. Equifax admits it uses Metro 2. Equifax is without knowledge or information
24 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 44.

1 45. Equifax is without knowledge or information sufficient to form a belief as to the
2 truth of the allegations in Paragraph 45.

3 46. Equifax is without knowledge or information sufficient to form a belief as to the
4 truth of the allegations in Paragraph 46.

5 47. Equifax is without knowledge or information sufficient to form a belief as to the
6 truth of the allegations in Paragraph 47.

7 48. Equifax is without knowledge or information sufficient to form a belief as to the
8 truth of the allegations in Paragraph 48.

9 49. Equifax admits it uses Metro 2. Equifax is without knowledge or information
10 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 49.

11 50. Equifax admits it uses Metro 2. Equifax is without knowledge or information
12 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 50.

13 51. Equifax admits it uses Metro 2. Equifax is without knowledge or information
14 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 51.

15 52. Equifax admits it uses Metro 2. Equifax is without knowledge or information
16 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 52.

17 53. Equifax admits it uses Metro 2. Equifax is without knowledge or information
18 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 53.

19 54. Equifax admits it uses Metro 2. Equifax is without knowledge or information
20 sufficient to form a belief as to the truth of the remaining allegations in Paragraph 54.

21 55. Equifax is without knowledge or information sufficient to form a belief as to the
22 truth of the allegations in Paragraph 55.

23
24 **Plaintiff's Bankruptcy**

25 56. Equifax is without knowledge or information sufficient to form a belief as to the
26
27
28

1 truth of the allegations in Paragraph 56.

2 57. Equifax is without knowledge or information sufficient to form a belief as to the
3 truth of the allegations in Paragraph 57.

4 58. Equifax is without knowledge or information sufficient to form a belief as to the
5 truth of the allegations in Paragraph 58.

6 59. Equifax is without knowledge or information sufficient to form a belief as to the
7 truth of the allegations in Paragraph 59.

8
9 **Plaintiff's Credit Report**

10 60. Equifax is without knowledge or information sufficient to form a belief as to the
11 truth of the allegations in Paragraph 60.

12 61. Equifax denies any allegation it reported inaccurate information in Plaintiff's credit
13 file as alleged in Paragraph 61.

14 62. Equifax denies any allegation it reported inaccurate information in Plaintiff's credit
15 file as alleged in Paragraph 62.

16 63. Equifax is without knowledge or information sufficient to form a belief as to the
17 truth of the allegations in Paragraph 63.

18 64. Equifax is without knowledge or information sufficient to form a belief as to the
19 truth of the allegations in Paragraph 64.

20 65. Equifax is without knowledge or information sufficient to form a belief as to the
21 truth of the allegations in Paragraph 65.

22 66. Equifax is without knowledge or information sufficient to form a belief as to the
23 truth of the allegations in Paragraph 66.

24 67. Equifax denies any allegation it reported inaccurate information in Plaintiff's credit
25 file as alleged in Paragraph 67.

Damages

68. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 68.

69. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 69.

70. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 70.

71. Equifax denies any allegation it reported inaccurate information in Plaintiff's credit file as alleged in Paragraph 71.

72. Equifax denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 72.

FIRST CAUSE OF ACTION

(Violation of Fair Credit Reporting Act 15 U.S.C. § 1681e(b))
Against Defendants)

Experian, Equifax, TransUnion – Failure to Assure Credit Reporting Accuracy

73. Equifax restates its answers to Paragraphs 1 – 72.

74. Equifax denies the allegations in Paragraph 74.

75. Equifax denies the allegations in Paragraph 75.

76. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies that it violated the FCRA. Equifax is without knowledge or information sufficient to form a

1 belief as to the truth of the remaining allegations in Paragraph 76.

2 77. Equifax denies the allegations in Paragraph 77. Equifax denies any allegation it
3 reported inaccurate information in Plaintiff's credit file.

4 78. Equifax denies the allegations in Paragraph 78.

5 79. Equifax denies the allegations in Paragraph 79. Equifax denies any allegation it
6 reported inaccurate information in Plaintiff's credit file.

7
8 **Willfulness**

9 80. Equifax denies the allegations in Paragraph 80.

10 81. Equifax states that the referenced study speaks for itself, and to the extent Plaintiffs
11 misquote, misstate, or otherwise mischaracterize its contents, the allegations are denied.

12 82. Equifax is without knowledge or information sufficient to form a belief as to the
13 truth of the allegations in Paragraph 82.

14 83. Equifax denies the allegations in Paragraph 83.

15 84. Equifax denies the allegations in Paragraph 84.

16 85. Equifax denies the allegations in Paragraph 85.

17 86. Equifax denies the allegations in Paragraph 86.

18 87. Equifax denies the allegations in Paragraph 87.

19 88. Equifax denies the allegations in Paragraph 88.

20 89. Equifax denies any allegation it reported inaccurate information in Plaintiff's credit
21 file as alleged in Paragraph 89.

22 90. Equifax denies any allegation it reported inaccurate information in Plaintiff's credit
23 file as alleged in Paragraph 90.

24 91. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax
25 denies that it violated the FCRA. Equifax is without knowledge or information sufficient to form a
26
27
28

1 belief as to the truth of the remaining allegations in Paragraph 91.

2 92. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax
3 denies that it violated the FCRA. Equifax is without knowledge or information sufficient to form a
4 belief as to the truth of the remaining allegations in Paragraph 92.

5 93. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax
6 denies that it violated the FCRA. Equifax is without knowledge or information sufficient to form a
7 belief as to the truth of the remaining allegations in Paragraph 93.

8
9 **SECOND CAUSE OF ACTION**

10 (Violation of Fair Credit Reporting Act 15 U.S.C. § 1681s-2(b))
Against Defendants Barclays, Capital One, Citi, U.S. Bank and American First)

11 **Barclays, Capital One, Citi, U.S. Bank, and American First – Failure to**
12 **Reinvestigate**

13 94. Equifax restates its answers to Paragraphs 1 – 93.

14 95. Equifax states that the FCRA speaks for itself. To the extent Plaintiff misstates,
15 misquotes, or mischaracterizes the FCRA, Equifax denies the allegations in Paragraph 95.

16 96. Equifax is without knowledge or information sufficient to form a belief as to the
17 truth of the allegations in Paragraph 96.

18 97. Equifax is without knowledge or information sufficient to form a belief as to the
19 truth of the allegations in Paragraph 97.

20 98. Equifax is without knowledge or information sufficient to form a belief as to the
21 truth of the allegations in Paragraph 98.

22 99. Equifax is without knowledge or information sufficient to form a belief as to the
23 truth of the allegations in Paragraph 99.

24 100. Equifax is without knowledge or information sufficient to form a belief as to the
25 truth of the allegations in Paragraph 100.

26 101. Equifax is without knowledge or information sufficient to form a belief as to the
27
28

1 truth of the allegations in Paragraph 101.

2 102. Equifax is without knowledge or information sufficient to form a belief as to the
3 truth of the allegations in Paragraph 102.

4 103. Equifax is without knowledge or information sufficient to form a belief as to the
5 truth of the allegations in Paragraph 103.

6 104. Equifax is without knowledge or information sufficient to form a belief as to the
7 truth of the allegations in Paragraph 104.

8 105. Equifax is without knowledge or information sufficient to form a belief as to the
9 truth of the allegations in Paragraph 105.

10
11 **Experian, Equifax, TransUnion – Failure to Reinvestigate Disputed**
12 **Information**

13 106. Equifax restates its answers to Paragraphs 1 – 105.

14 107. Equifax states that the FCRA speaks for itself. To the extent Plaintiff misstates,
15 misquotes, or mischaracterizes the FCRA, Equifax denies the allegations in Paragraph 107.

16 108. Equifax denies the allegations in Paragraph 108.

17 109. Equifax denies the allegations in Paragraph 109.

18 110. Equifax states that the FCRA speaks for itself. To the extent Plaintiff misstates,
19 misquotes, or mischaracterizes the FCRA, Equifax denies the allegations in Paragraph 110.

20 111. Equifax admits to the allegations in Paragraph 111.

21 112. Equifax admits to the allegations in Paragraph 112.

22 113. Equifax admits to the allegations in Paragraph 113.

23 114. Equifax denies the allegations in Paragraph 114.

24 115. Equifax denies the allegations in Paragraph 115.

25 116. Equifax denies the allegations in Paragraph 116.

THIRD CAUSE OF ACTION
(Violation of Fair Credit Reporting Act 15 U.S.C. § 1681i(a)(4))
Against Defendants Experian, Equifax and TransUnion)

Experian, Equifax, and TransUnion – Failure to Review and Consider All Relevant Information.

117. Equifax restates its answers to Paragraphs 1 – 116.

118. Equifax denies the allegations in Paragraph 118.

119. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 119.

120. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 120.

121. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 121.

122. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations in Paragraph 122.

FOURTH CAUSE OF ACTION
(Violation of Fair Credit Reporting Act 15 U.S.C. § 1681i(a)(5)(A))
Against Defendants Experian, Equifax and TransUnion)

Experian, Equifax, and TransUnion – Failure to Delete Disputed and Inaccurate Information.

123. Equifax restates its answers to Paragraphs 1 – 122.

124. Equifax denies the allegations in Paragraph 124.

1 125. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax
2 denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a
3 belief as to the truth of the remaining allegations in Paragraph 125.

4 126. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax
5 denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a
6 belief as to the truth of the remaining allegations in Paragraph 126.

7 127. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax
8 denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a
9 belief as to the truth of the remaining allegations in Paragraph 127.

10 128. Equifax denies any allegation it caused Plaintiff to suffer any damages. Equifax
11 denies it violated the FCRA. Equifax is without knowledge or information sufficient to form a
12 belief as to the truth of the remaining allegations in Paragraph 128.

13
14
15 **DEMAND FOR JURY TRIAL**

16 129. Equifax admits that Plaintiff demands a trial by jury.

17
18 **PRAYER FOR RELIEF**

19 130. Equifax denies Plaintiff is entitled to any relief claimed in the “WHEREFORE”
20 Paragraph.

21
22 WHEREFORE, having fully answered or otherwise responded to the allegations in
23 Plaintiff’s Complaint, Equifax prays that:

24 (1) Plaintiff’s Complaint be dismissed in its entirety and with prejudice, with all costs
25 taxed against Plaintiff;

26 (2) it recover such other and additional relief as the Court deems just and appropriate.
27
28

DATED: November 6, 2024

Respectfully submitted,

NOKES & QUINN

By: s/ Thomas P. Quinn Jr.

Thomas P. Quinn Jr.
NOKES & QUINN
410 Broadway, Ste. 200
Laguna Beach CA 92651
Tel: (949) 376-3500
Fax: (949) 376-3070
Email: tquinn@nokesquinn.com
*Attorneys for Defendant Equifax
Information Services LLC*

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 6, 2024, I electronically filed with the Clerk of Court the foregoing document using the CM/ECF system which will send notification of such filing to all counsel of record.

/s/ Thomas P. Quinn Jr.
Thomas P. Quinn Jr.